



03004163

FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS



Option One Mortgage Acceptance Corporation

Exact Name of Registrant as Specified in Charter

0001025562

Registrant CIK Number

Form 8-K, January 14, 2003, Series 2003-1

Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(give period of report)

~~333-26403~~

333-82832
SEC File Number, if available

Name of Person Filing the Document
(If Other than the Registrant)

PROCESSED

JAN 17 2003

**THOMSON
FINANCIAL**

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: January 14, 2003

OPTION ONE MORTGAGE ACCEPTANCE
CORPORATION

By: _____

Name:

Title:

David S. Wells
Assistant Secretary

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING
FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Description</u>	<u>Format</u>
99.3	Computational Materials	P*

*The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic filing requirements.

OPT1 2003-1

Total Marketing Pool

All Loans w/ MI Coverage

General Pool Characteristics	
Pool Size:	\$537,360,632.16
Loan Count:	2,953
Avg. Balance:	\$181,971.09
Total OBal:	\$537,888,649.44
Avg. OBal:	\$182,149.90
W.A. FICO*:	626
W.A. COLTV:	81.49%
W.A. CLTV:	81.41%
FNMA Conforming:	60.30%
W.A. Gross:	7.681%
W.A. OTerm:	356.8
W.A. RTerm:	355.5
W.A. Age:	1.3
% over 80 COLTV:	40.50%
% over 100 COLTV:	
% Balloon:	
% ARM:	67.84%
W.A. Roll:	27.05 months
W.A. Margin:	5.042%
W.A. Initial Cap:	3.000%
W.A. Interim Cap:	1.003%
W.A. Ceiling:	13.766%
W.A. Floor:	7.766%
Max. Zipcode Conc:	0.51%
Section 32 Loans:	
Silent Seconds:	3.82%

* FICO not available for 0 loans, or 0.00% of the aggregate pool balance.

Group	Percent
1	49.16%
2	50.84%
Total:	100.00%

Current Balance	Percent
50,001 - 100,000	12.58%
100,001 - 150,000	15.71%
150,001 - 200,000	14.07%
200,001 - 250,000	9.82%
250,001 - 300,000	6.59%
300,001 - 350,000	13.77%
350,001 - 400,000	11.56%
400,001 - 450,000	5.81%
450,001 - 500,000	5.02%
over 500,001	5.05%
Total:	100.00%
Average:	181,971.09
Lowest:	50,063.85
Highest:	999,171.19
S.D.:	124,440.42

Original Balance	Percent
50,001 - 75,000	5.55%
75,001 - 100,000	7.04%
100,001 - 125,000	7.33%
125,001 - 150,000	8.35%
150,001 - 175,000	7.12%
175,001 - 200,000	6.98%
200,001 - 225,000	5.71%
225,001 - 250,000	4.11%
250,001 - 275,000	3.77%
275,001 - 300,000	2.83%
300,001 - 325,000	7.23%
325,001 - 350,000	6.48%
350,001 - 375,000	5.25%
375,001 - 400,000	6.37%
400,001 - 425,000	3.14%
425,001 - 450,000	2.67%
450,001 - 475,000	1.72%
475,001 - 500,000	3.31%
over 500,001	5.05%
Total:	100.00%
Average:	182,149.90
Lowest:	50,212.00
Highest:	999,999.00
S.D.:	124,590.40

Lien Position	Percent
1	100.00%
Total:	100.00%

Prepay Penalty	Percent
1% of UPB	1.11%
2% of UPB	1.19%
2Mo Int on 80%	0.06%
3Mo Int on 80%	9.05%
54/3/2/1% of UPB	0.31%
None	19.28%
Standard	69.00%
Total:	100.00%

Coupon	Percent
5.001 - 5.500	0.08%
5.501 - 6.000	2.95%
6.001 - 6.500	7.79%
6.501 - 7.000	16.87%
7.001 - 7.500	18.82%
7.501 - 8.000	23.14%
8.001 - 8.500	12.49%
8.501 - 9.000	9.68%
9.001 - 9.500	4.12%
9.501 - 10.000	2.72%
10.001 - 10.500	0.79%
10.501 - 11.000	0.48%
11.001 - 11.500	0.01%
11.501 - 12.000	0.01%
12.501 - 13.000	0.02%
13.001 - 13.500	0.01%
Total:	100.00%
W.A.:	7.681
Lowest:	5.250
Highest:	13.150
S.D.:	1.008

Credit Score*	Percent
750 - 799	3.04%
700 - 749	9.34%
650 - 699	20.75%
600 - 649	29.26%
550 - 599	30.66%
500 - 549	6.96%
Total:	100.00%
W.A.:	626
Lowest:	540
Highest:	794
S.D.:	57

Product Type	Percent
2/28 ARM	61.07%
30 Y FIX	30.15%
3/27 ARM	5.21%
15/15 ARM	1.47%
15 Y FIX	1.22%
20 Y FIX	0.80%
2/13 ARM	0.10%
Total:	100.00%

Index	Percent
BML	67.94%
FIX	32.16%
Total:	100.00%

Loan Purpose	Percent
C/O Refi	62.67%
Purchase	29.52%
R/T Refi	7.81%
Total:	100.00%

Property Type	Percent
SFR	71.77%
PUD	11.97%
2-4 Family	11.09%
Low Rise Condo	3.63%
MF Housing	1.03%
High Rise Condo	0.52%
Total:	100.00%

State	Percent
California	20.70%
New York	13.05%
Massachusetts	9.45%
New Jersey	6.81%
Florida	6.38%
Texas	4.39%
Other	39.20%
Total:	100.00%
Number of States:	49

MI Provider	Percent
Radian	100.00%
Total:	100.00%

Zip Code	Percent
11236	0.51%
92630	0.37%
90275	0.34%
02124	0.31%
95051	0.30%
Other	98.17%
Total:	100.00%

Occupancy Status	Percent
Owner Occupied	92.91%
Non-Owner Occupied	5.41%
Second Home	1.68%
Total:	100.00%

Documentation	Percent
Full	59.86%
Stated Income	39.26%
Limited Income	0.73%
No Doc	0.15%
Total:	100.00%

Credit Grade	Percent
AA	54.79%
AA+	18.63%
A	18.35%
B	8.23%
Total:	100.00%

COLTV	Percent
60.01 - 65.00	6.00%
65.01 - 70.00	9.14%
70.01 - 75.00	10.99%
75.01 - 80.00	33.37%
80.01 - 85.00	7.34%
85.01 - 90.00	18.33%
90.01 - 95.00	13.37%
95.01 - 100.00	1.46%
Total:	100.00%
W.A.:	81.49%
Lowest:	60.10%
Highest:	100.00%
S.D.:	9.18%

CLTV	Percent
60.01 - 65.00	6.00%
65.01 - 70.00	9.14%
70.01 - 75.00	10.99%
75.01 - 80.00	33.37%
80.01 - 85.00	7.34%
85.01 - 90.00	18.36%
90.01 - 95.00	13.34%
95.01 - 100.00	1.46%
Total:	100.00%
W.A.:	81.41%
Lowest:	60.04%
Highest:	100.00%
S.D.:	9.17%

Delinquency*	Percent
0 to 29 days	100.00%
Total:	100.00%
* OTS method	

Prepay Penalty Term	Percent
0	19.28%
12	6.45%
24	49.94%
30	0.36%
36	23.96%
Total:	100.00%
W.A.:	26.63
Lowest:	0
Highest:	36
S.D.:	12.3

Original Term	Percent
180	1.26%
240	0.80%
360	97.95%
Total:	100.00%
W.A.:	356.8 months
Lowest:	180 months
Highest:	360 months
S.D.:	25.9 months

Term	Percent
151 - 180	1.26%
211 - 240	0.80%
331 - 360	97.95%
Total:	100.00%
W.A.:	355.5 months
Lowest:	176 months
Highest:	360 months
S.D.:	25.0 months

Rate Margin	Percent
less than 3.000	0.65%
3.001 - 4.000	10.44%
4.001 - 5.000	40.75%
5.001 - 6.000	34.32%
6.001 - 7.000	11.95%
7.001 - 8.000	1.68%
8.001 - 9.000	0.17%
9.001 - 10.000	0.03%
Total:	100.00%
W.A.:	5.042%
Lowest:	2.900%
Highest:	9.750%
S.D.:	0.914%

Initial Cap	Percent
3.000	100.00%
Total:	100.00%
W.A.:	3.000%
Lowest:	3.000%
Highest:	3.000%
S.D.:	0.000%

Months to Roll	Percent
7 - 12	0.03%
13 - 18	0.04%
19 - 24	90.10%
31 - 36	7.67%
over 37	2.16%
Total:	100.00%
W.A.:	27.1 months
Lowest:	11 months
Highest:	180 months
S.D.:	24.8 months

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OPT1 2003-1
Total Marketing Pool
 All Loans w/ MI Coverage

Interim Cap	Percent
1.000	99.45%
1.500	0.55
Total:	100.00%
W.A.: 1.003%	
Lowest: 1.000%	
Highest: 1.500%	
S.D.: 0.027%	

Maximum Rate	Percent
11.001 - 12.000	2.96%
12.001 - 13.000	20.01
13.001 - 14.000	42.02
14.001 - 15.000	25.74
15.001 - 16.000	7.93
16.001 - 17.000	1.16
17.001 - 18.000	0.14
18.001 - 19.000	0.02
19.001 - 20.000	0.02
Total:	100.00%
W.A.: 13.788%	
Lowest: 11.300%	
Highest: 19.150%	
S.D.: 1.003%	

Minimum Rate	Percent
5.001 - 6.000	2.96%
6.001 - 7.000	20.23
7.001 - 8.000	43.25
8.001 - 9.000	24.72
9.001 - 10.000	7.54
10.001 - 11.000	1.24
11.001 - 12.000	0.02
12.001 - 13.000	0.02
13.001 - 14.000	0.02
Total:	100.00%
W.A.: 7.766%	
Lowest: 5.300%	
Highest: 13.150%	
S.D.: 0.994%	

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OPT1 2003-1

Total Marketing Pool

All Loans w/o MI Coverage

General Pool Characteristics	
Pool Size:	\$267,898,198.46
Loan Count:	1,762
Avg. Balance:	\$152,042.11
Total OBal:	\$268,161,383.81
Avg. OBal:	\$152,191.48
W.A. FICO:	553
W.A. CLTV:	72.11%
W.A. CLTV:	72.04%
FNMA Conforming:	64.53%
W.A. Gross:	8.532%
W.A. OTerm:	355.3
W.A. RTerm:	354.0
W.A. Age:	1.3
% over 80 COLTV:	20.01%
% over 100 COLTV:	
% Balloon:	0.02%
% ARM:	80.71%
W.A. Roll:	25.95 months
W.A. Margin:	5.745%
W.A. Initial Cap:	3.000%
W.A. Interim Cap:	1.000%
W.A. Ceiling:	14.582%
W.A. Floor:	8.566%
Max. Zipcode Conc:	0.60%
Section 32 Loans:	
Silent Seconds:	2.07%

* FICO not available for 87 loans, or 3.30% of the aggregate pool balance.

Group	Percent
1	60.85%
2	39.15%
Total:	100.00%

Current Balance	Percent
50,001 - 100,000	18.04%
100,001 - 150,000	20.71%
150,001 - 200,000	17.32%
200,001 - 250,000	12.52%
250,001 - 300,000	7.74%
300,001 - 350,000	8.24%
350,001 - 400,000	7.29%
400,001 - 450,000	3.05%
450,001 - 500,000	1.52%
over 500,001	3.46%
Total:	100.00%
Average:	152,042.11
Lowest:	50,126.85
Highest:	1,014,176.19
S.D.:	102,024.28

Original Balance	Percent
50,001 - 75,000	8.63%
75,001 - 100,000	9.40%
100,001 - 125,000	11.00%
125,001 - 150,000	9.71%
150,001 - 175,000	8.25%
175,001 - 200,000	9.07%
200,001 - 225,000	6.29%
225,001 - 250,000	6.14%
250,001 - 275,000	4.09%
275,001 - 300,000	3.74%
300,001 - 325,000	4.35%
325,001 - 350,000	3.89%
350,001 - 375,000	3.78%
375,001 - 400,000	3.51%
400,001 - 425,000	1.09%
425,001 - 450,000	1.98%
450,001 - 475,000	0.34%
475,001 - 500,000	1.27%
over 500,001	3.46%
Total:	100.00%
Average:	152,191.48
Lowest:	50,150.00
Highest:	1,015,000.00
S.D.:	102,126.89

Lien Position	Percent
1	97.84%
2	2.16%
Total:	100.00%

Prepay Penalty	Percent
1% of UPB	0.49%
2% of UPB	0.69%
3Mo Int on 80%	5.62%
5% of UPB	0.15%
5/4/3/2/1% of UPB	0.66%
None	23.34%
Standard	68.04%
Total:	100.00%

Coupon	Percent
5.501 - 6.000	1.80%
6.001 - 6.500	3.83%
6.501 - 7.000	7.23%
7.001 - 7.500	9.39%
7.501 - 8.000	14.94%
8.001 - 8.500	15.35%
8.501 - 9.000	16.76%
9.001 - 9.500	10.25%
9.501 - 10.000	8.91%
10.001 - 10.500	3.85%
10.501 - 11.000	3.61%
11.001 - 11.500	1.82%
11.501 - 12.000	1.48%
12.001 - 12.500	0.47%
12.501 - 13.000	0.25%
13.001 - 13.500	0.03%
13.501 - 14.000	0.03%
Total:	100.00%
W.A.:	8.532
Lowest:	5.600
Highest:	13.600
S.D.:	1.349

Credit Score*	Percent
800 - 849	0.23%
750 - 799	1.34%
700 - 749	1.46%
650 - 699	4.95%
600 - 649	11.37%
550 - 599	11.69%
500 - 549	68.96%
Total:	100.00%
W.A.:	553
Lowest:	500
Highest:	800
S.D.:	48

Product Type	Percent
2/28 ARM	75.12%
30 Y FIX	16.10%
3/27 ARM	4.18%
20 Y FIX	1.95%
15/15 ARM	1.33%
15 Y FIX	1.22%
2/13 ARM	0.09%
15/30 BALLOON	0.02%
Total:	100.00%

Index	Percent
5M	80.71%
FIX	19.29%
Total:	100.00%

Loan Purpose	Percent
C/O Refi	76.94%
Purchase	14.33%
R/T Refi	8.73%
Total:	100.00%

Property Type	Percent
SFR	81.90%
PUD	7.58%
2-4 Family	7.43%
Low Rise Condo	2.60%
High Rise Condo	0.35%
MF Housing	0.13%
Total:	100.00%

State	Percent
California	24.79%
New York	16.05%
Massachusetts	6.77%
New Jersey	5.87%
Florida	5.06%
Illinois	4.14%
Other	37.33%
Total:	100.00%
Number of States:	44

MI Provider	Percent
None	100.00%
Total:	100.00%

Zip Code	Percent
94558	0.60%
94507	0.38%
93108	0.35%
11733	0.35%
94565	0.34%
Other	97.97%
Total:	100.00%

Occupancy Status	Percent
Owner Occupied	96.01%
Non-Owner Occupied	2.98%
Second Home	1.01%
Total:	100.00%

Documentation	Percent
Full	58.50%
Stated Income	40.40%
Limited Income	1.09%
Total:	100.00%

Credit Grade	Percent
AA	35.62%
A	23.81%
B	21.07%
C	10.88%
CC	6.17%
AA+	2.45%
Total:	100.00%

COLTV	Percent
less than 20.00	0.07%
20.01 - 25.00	0.29%
25.01 - 30.00	0.19%
30.01 - 35.00	1.47%
35.01 - 40.00	0.71%
40.01 - 45.00	1.29%
45.01 - 50.00	2.31%
50.01 - 55.00	5.26%
55.01 - 60.00	10.17%
60.01 - 65.00	9.41%
65.01 - 70.00	9.17%
70.01 - 75.00	14.07%
75.01 - 80.00	25.58%
80.01 - 85.00	7.08%
85.01 - 90.00	10.29%
90.01 - 95.00	2.53%
95.01 - 100.00	0.11%
Total:	100.00%
W.A.:	72.11%
Lowest:	15.50%
Highest:	100.00%
S.D.:	13.58%

CLTV	Percent
less than 20.00	0.07%
20.01 - 25.00	0.29%
25.01 - 30.00	0.19%
30.01 - 35.00	1.47%
35.01 - 40.00	0.71%
40.01 - 45.00	1.32%
45.01 - 50.00	2.30%
50.01 - 55.00	5.23%
55.01 - 60.00	10.17%
60.01 - 65.00	9.41%
65.01 - 70.00	9.17%
70.01 - 75.00	14.07%
75.01 - 80.00	25.58%
80.01 - 85.00	7.14%
85.01 - 90.00	10.23%
90.01 - 95.00	2.53%
95.01 - 100.00	0.11%
Total:	100.00%
W.A.:	72.04%
Lowest:	15.47%
Highest:	99.97%
S.D.:	13.58%

Delinquency*	Percent
0 to 29 days	100.00%
Total:	100.00%
* OTS method	

Prepay Penalty Term	Percent
0	23.34%
12	3.35%
24	56.96%
30	0.14%
36	16.09%
60	0.11%
Total:	100.00%
W.A.:	25.06
Lowest:	0
Highest:	60
S.D.:	12.3

Original Term	Percent
180	1.33%
240	1.95%
360	96.73%
Total:	100.00%
W.A.:	355.3 months
Lowest:	180 months
Highest:	360 months
S.D.:	35.2 months

Rterm	Percent
151 - 180	1.33%
211 - 240	1.95%
331 - 360	96.73%
Total:	100.00%
W.A.:	354.0 months
Lowest:	177 months
Highest:	360 months
S.D.:	35.3 months

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OPT1 2003-1
Total Marketing Pool
 All Loans w/o MI Coverage

Rate Margin	Percent
less than 3.000	0.18%
3.001 - 4.000	4.34
4.001 - 5.000	22.92
5.001 - 6.000	36.69
6.001 - 7.000	22.27
7.001 - 8.000	11.01
8.001 - 9.000	2.10
9.001 - 10.000	0.45
over 10.001	0.03
Total:	100.00%
W.A.: 5.745%	
Lowest: 3.000%	
Highest: 10.400%	
S.D.: 1.140%	

Minimum Rate	Percent
5.001 - 6.000	1.29%
6.001 - 7.000	8.18
7.001 - 8.000	24.38
8.001 - 9.000	35.42
9.001 - 10.000	19.98
10.001 - 11.000	6.54
11.001 - 12.000	2.72
12.001 - 13.000	0.49
Total:	100.00%
W.A.: 8.566%	
Lowest: 5.600%	
Highest: 12.850%	
S.D.: 1.217%	

Initial Cap	Percent
3.000	100.00%
Total:	100.00%
W.A.: 3.000%	
Lowest: 3.000%	
Highest: 3.000%	
S.D.: 0.000%	

Months to Roll	Percent
13 - 18	0.26%
19 - 24	92.92
31 - 36	5.18
over 37	1.65
Total:	100.00%
W.A.: 25.9 months	
Lowest: 13 months	
Highest: 179 months	
S.D.: 21.7 months	

Interim Cap	Percent
1.000	99.92%
1.500	0.08
Total:	100.00%
W.A.: 1.000%	
Lowest: 1.000%	
Highest: 1.500%	
S.D.: 0.013%	

Maximum Rate	Percent
11.001 - 12.000	1.29%
12.001 - 13.000	8.18
13.001 - 14.000	24.11
14.001 - 15.000	35.69
15.001 - 16.000	20.83
16.001 - 17.000	6.54
17.001 - 18.000	2.81
18.001 - 19.000	0.55
Total:	100.00%
W.A.: 14.582%	
Lowest: 11.600%	
Highest: 18.990%	
S.D.: 1.224%	

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Transaction

Issuer Option One Mortgage Acceptance Corporation
Series 2003-1
Collateral \$1.6 Billion of Home Equity Mortgage Loans
Originator Option One Mortgage Corporation
Servicer Option One Mortgage Corporation
Rating
Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Fitch	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments
Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
(ii) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
(iii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

M3

22% Severity

LIBOR Scenario	CDR Break	Cum Loss	Prin Writedown	WAL	Collateral Modified Duration
Flat LIBOR	14.7%	8.1%	1.0%	9.8	2.5
Fwd LIBOR	9.1%	5.6%	0.8%	11.1	2.6
Fwd LIBOR+100	8.0%	5.0%	0.0%	11.4	2.6
Fwd LIBOR+200	6.6%	4.3%	2.2%	11.9	2.6

Fwd LIBOR

Severity	CDR Break	Cum Loss	Prin Writedown	WAL	Collateral Modified Duration
32	6.0%	5.7%	1.1%	11.9	2.7
42	4.5%	5.8%	1.9%	12.4	2.7
52	3.6%	5.8%	2.6%	12.7	2.8

Fwd LIBOR / 22% Severity

CPR	CDR Break	Cum Loss	Prin Writedown	WAL	Collateral Modified Duration
20	9.1%	6.4%	0.3%	14.5	2.8
40	10.3%	3.9%	1.2%	7.8	1.7
50	10.5%	3.1%	0.1%	6.1	1.4

32% Severity / Fwd LIBOR+100

52% Severity / Fwd LIBOR+100						52% Severity / Fwd LIBOR+100					
CPR	CDR Break	Cum Loss	Prin Writedown	WAL	Collateral Modified Duration	CDR Break	Cum Loss	Prin Writedown	WAL	Collateral Modified Duration	
40	5.9%	3.4%	0.6%	8.4	1.7	3.6%	3.5%	1.7%	8.7	1.8	
50	6.2%	2.7%	0.9%	6.4	1.4	3.8%	2.8%	2.4%	6.6	1.4	

12 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

Break is first dollar of principal loss

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Transaction

Issuer	Option One Mortgage Acceptance Corporation
Series	2003-1
Collateral	\$1.6 Billion of Home Equity Mortgage Loans
Originator	Option One Mortgage Corporation
Servicer	Option One Mortgage Corporation
Rating	
Rating Agencies	Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments
Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
(i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
(ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

	45% Severity		50% Severity	
Class	CDR Break	Cum Loss	CDR Break	Cum Loss
M1	10.4%	12.7%	9.2%	12.8%
M2	6.6%	8.7%	5.9%	8.8%
M3	4.2%	5.8%	3.7%	5.8%

12 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

Run using Fwd LIBOR

"Break" is first dollar of principal loss

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Transaction

Issuer	Option One Mortgage Acceptance Corporation
Series	2003-1
Collateral	\$1.6 Billion of Home Equity Mortgage Loans
Originator	Option One Mortgage Corporation
Servicer	Option One Mortgage Corporation
Rating	
Rating Agencies	Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Fitch	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
 - (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

Run to Call with 0 months Recovery Lag

Class	10% Loss Severity				20% Loss Severity			
	100% PPC		150% PPC		100% PPC		150% PPC	
	ODR Break	Cum Loss	ODR Break	Cum Loss	ODR Break	Cum Loss	ODR Break	Cum Loss
M2		No break @ 100% ODR			39.8%	7.9%	51.5%	6.6%
M3	47.0%	4.6%	58.8%	3.6%	23.4%	4.6%	24.2%	3.4%

Run to Maturity with 18 months Recovery Lag

Class	10% Loss Severity				20% Loss Severity			
	100% PPC		150% PPC		100% PPC		150% PPC	
	ODR Break	Cum Loss	ODR Break	Cum Loss	ODR Break	Cum Loss	ODR Break	Cum Loss
M2	76.4%	6.9%	No break @ 100% ODR		33.7%	6.7%	26.6%	5.2%
M3	39.6%	4.0%	25.5%	2.5%	16.9%	3.4%	11.1%	2.2%

Trigger failing

Defaults are included in prepayments

100% PPC is 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

Run with Forward LIBOR

ODR Break is default rate based on original balance that causes first dollar of principal loss

M Fix Def	
Year	Default Curve
1	3%
2	12%
3	20%
4	25%
5	20%
6	15%
7	5%

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Transaction

Issuer Option One Mortgage Acceptance Corporation
Series 2003-1

Collateral \$1.6 Billion of Home Equity Mortgage Loans
Originator Option One Mortgage Corporation

Servicer Option One Mortgage Corporation
Rating

Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization is fully funded at 50bps and is floored at 50bps

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February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

	Fwd LIBOR		Fwd LIBOR+200	
Class	CDR Break	Cum Loss	CDR Break	Cum Loss
M2	7.1%	10.3%	5.1%	7.7%
M3	4.6%	7.0%	3.3%	5.2%

50% Severity

6 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

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Transaction

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Structure

Credit Support

- 1- Excess Interest
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- 3- Subordination

						Initial	Initial	Stepdown
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Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
 - (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

	Fwd LIBOR		Fwd LIBOR+200	
Class	CDR Break	Cum Loss	CDR Break	Cum Loss
M2	7.1%	10.3%	5.1%	7.7%
M3	4.6%	7.0%	3.3%	5.2%
M4	2.8%	4.4%	2.2%	3.5%

50% Severity

6 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

"Break" is first dollar of principal loss

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Transaction

Issuer Option One Mortgage Acceptance Corporation
Series 2003-1

Collateral \$1.6 Billion of Home Equity Mortgage Loans
Originator Option One Mortgage Corporation

Servicer Option One Mortgage Corporation
Rating

Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments
Overcollateralization is fully funded at 50bps and is floored at 50bps

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February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

50% Severity		
Class	CDR Break	Cum Loss
M1	9.2%	12.8%
M2	5.9%	8.8%
M3	3.7%	5.8%
M4	2.3%	3.7%

12 month delay
Trigger failing
Run to maturity
Defaults are in addition to prepayments
Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans
Run using Fwd LIBOR
"Break" is first dollar of principal loss

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Banc of America Securities



Transaction

Issuer	Option One Mortgage Acceptance Corporation
Series	2003-1
Collateral	\$1.6 Billion of Home Equity Mortgage Loans
Originator	Option One Mortgage Corporation
Servicer	Option One Mortgage Corporation
Rating	
Rating Agencies	Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
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M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

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February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

Class	Static LIBOR		Static LIBOR		LIBOR Ramps		LIBOR Ramps	
	CDR Break	Cum Loss	CDR Break	Cum Loss	+400bps to Period 16	+400bps to Period 16	+400bps to Period 16	+400bps to Period 16
					CDR Break	Cum Loss	CDR Break	Cum Loss
M2	7.8%	12.2%	8.1%	11.7%	4.1%	7.0%	4.4%	6.9%
M3	5.6%	9.2%	6.2%	9.3%	2.6%	4.6%	2.8%	4.5%

55% loss severity

12 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

"Break" is first dollar of principal loss

1M LIBOR 1.36%, 6M LIBOR 1.4056%

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Transaction

Issuer Option One Mortgage Acceptance Corporation
Series 2003-1

Collateral \$1.6 Billion of Home Equity Mortgage Loans
Originator Option One Mortgage Corporation

Servicer Option One Mortgage Corporation
Rating

Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:

- (i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

M2	Static LIBOR					LIBOR ramps up +400bps to Period 16				
ARM PPC	60	85	115	145	170	60	85	115	145	170
FRM PPC	50	75	100	125	150	50	75	100	125	150
CDR Break	7.7%	7.7%	7.8%	7.8%	7.9%	3.8%	3.9%	4.1%	4.3%	4.5%
Cum Loss	18.7%	14.8%	12.2%	10.4%	9.2%	10.8%	8.3%	7.0%	6.1%	5.5%
Bond Loss	3.0%	1.4%	2.5%	0.5%	1.6%	5.1%	4.2%	3.5%	2.3%	2.0%

M3	Static LIBOR					LIBOR ramps up +400bps to Period 16				
ARM PPC	60	85	115	145	170	60	85	115	145	170
FRM PPC	50	75	100	125	150	50	75	100	125	150
CDR Break	5.7%	5.7%	5.6%	5.5%	5.3%	2.9%	2.7%	2.6%	2.5%	2.5%
Cum Loss	14.9%	11.5%	9.2%	7.6%	6.4%	8.5%	6.0%	4.6%	3.6%	3.1%
Bond Loss	0.4%	1.6%	2.5%	2.5%	0.2%	6.7%	5.8%	4.0%	0.6%	2.9%

55% loss severity
 12 month delay
 Trigger failing
 Run to maturity
 Defaults are in addition to prepayments
 "Break" is first dollar of principal loss
 1M LIBOR 1.38%, 6M LIBOR 1.4056%

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Transaction

Issuer	Option One Mortgage Acceptance Corporation
Series	2003-1
Collateral Originator	\$1.6 Billion of Home Equity Mortgage Loans Option One Mortgage Corporation
Servicer	Option One Mortgage Corporation
Rating	
Rating Agencies	Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments
Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
(i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
(ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

	Static LIBOR		Fwd LIBOR	
Class	Max CDR	Cum Loss	Max CDR	Cum Loss
M1	15.5%	15.3%	11.8%	12.5%
M2	10.8%	11.6%	7.4%	8.5%
M3	7.7%	8.8%	4.6%	5.6%
M4	5.1%	6.2%	2.8%	3.6%

40% loss severity
12 month delay
Trigger failing
Run to maturity
Defaults are in addition to prepayments
Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans
Max CDR is the highest CDR at which the Class receives no principal loss

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Transaction

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Banc of America Securities 

Issuer Option One Mortgage Acceptance Corporation
Series 2003-1

Collateral Originator \$1.6 Billion of Home Equity Mortgage Loans
Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation

Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
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- 3- Subordination

						Initial	Initial	Stepdown
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M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
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OC	UR	UR	UR	Resid	8,000,000	0.50%		

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February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

Run at Flat CDR

Class M2	Static LIBOR				Fwd LIBOR			Fwd LIBOR+200		
	PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default
50		12.6%	19.0%	47.5%	7.9%	14.0%	35.0%	5.6%	10.7%	27.2%
100		14.0%	14.2%	35.5%	11.0%	11.8%	29.5%	7.4%	8.5%	21.3%
150		15.3%	11.9%	29.7%	13.1%	10.4%	26.1%	8.9%	7.5%	18.7%
200		16.5%	10.5%	26.1%	14.7%	9.4%	23.6%	10.2%	6.8%	17.0%

Run at Flat CDR

Class M3	Static LIBOR				Fwd LIBOR			Fwd LIBOR+200		
	PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default
50		9.7%	16.1%	40.2%	5.0%	9.9%	24.7%	3.7%	7.8%	19.4%
100		11.3%	12.1%	30.1%	7.2%	8.3%	20.8%	5.0%	6.1%	15.2%
150		12.0%	9.7%	24.2%	9.2%	7.7%	19.2%	6.0%	5.2%	13.0%
200		12.7%	8.3%	20.7%	10.9%	7.2%	18.0%	6.7%	4.6%	11.5%

40% loss severity

0 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

100 PPC means 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

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Servicer Option One Mortgage Corporation
Rating
Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Fitch	Cpn Type	Amount	Initial	Initial	Stepdown
						Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments
Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
(i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
(ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

Run at Flat CDR

Class M2	Static LIBOR				Fwd LIBOR			Fwd LIBOR+200		
	PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default
	50	12.6%	19.0%	47.5%	7.9%	14.0%	35.0%	5.6%	10.7%	27.2%
	100	14.0%	14.2%	35.5%	11.0%	11.8%	29.5%	7.4%	8.5%	21.3%
	150	15.3%	11.9%	29.7%	13.1%	10.4%	26.1%	8.9%	7.5%	18.7%
	200	16.5%	10.5%	26.1%	14.7%	9.4%	23.6%	10.2%	6.8%	17.0%

Run at Flat CDR

Class M3	Static LIBOR				Fwd LIBOR			Fwd LIBOR+200		
	PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default
	50	9.7%	16.1%	40.2%	5.0%	9.9%	24.7%	3.7%	7.6%	19.4%
	100	11.3%	12.1%	30.1%	7.2%	8.3%	20.8%	5.0%	6.1%	15.2%
	150	12.0%	9.7%	24.2%	9.2%	7.7%	19.2%	6.0%	5.2%	13.0%
	200	12.7%	8.3%	20.7%	10.9%	7.2%	18.0%	6.7%	4.6%	11.5%

40% loss severity
0 month delay
Trigger failing
Run to maturity
Defaults are in addition to prepayments
100 PPC means 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

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Transaction

Issuer	Option One Mortgage Acceptance Corporation
Series	2003-1
Collateral Originator	\$1.6 Billion of Home Equity Mortgage Loans Option One Mortgage Corporation
Servicer Rating	Option One Mortgage Corporation
Rating Agencies	Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
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						Initial	Initial	Stepdown
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M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
QC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
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February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

	Static LIBOR		Fwd LIBOR	
Class	CDR Break	Cum Loss	CDR Break	Cum Loss
M1	15.6%	15.4%	11.9%	12.6%
M2	10.9%	11.7%	7.5%	8.6%
M3	7.8%	8.9%	4.7%	5.7%
M4	5.2%	6.3%	2.9%	3.7%

40% loss severity

12 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

"Break" is first dollar of principal loss

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Excess Spread

		Static	Forward	Forward	Forward			Static	Forward	Forward	Forward
Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR	Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR
1	2/25/03	78	78	1.38	1.41	43	#VALUE!	430	223	4.45	4.65
2	3/25/03	332	332	1.38	1.43	44	#VALUE!	430	222	4.51	4.70
3	4/25/03	485	482	1.40	1.45	45	#VALUE!	438	240	4.58	4.73
4	5/25/03	491	490	1.39	1.49	46	#VALUE!	431	216	4.64	4.77
5	6/25/03	484	480	1.42	1.54	47	#VALUE!	438	227	4.70	4.81
6	7/25/03	491	485	1.44	1.61	48	#VALUE!	431	211	4.76	4.84
7	8/25/03	484	471	1.51	1.68	49	#VALUE!	416	203	4.70	4.88
8	9/25/03	484	467	1.54	1.79	50	#VALUE!	438	255	4.75	4.93
9	10/25/03	490	469	1.60	1.91	51	#VALUE!	417	199	4.80	4.98
10	11/25/03	483	446	1.74	2.03	52	#VALUE!	424	212	4.85	5.04
11	12/25/03	480	440	1.78	2.14	53	#VALUE!	417	188	4.91	5.09
12	1/25/04	472	421	1.88	2.27	54	#VALUE!	424	210	4.96	5.14
13	2/25/04	472	393	2.15	2.39	55	#VALUE!	418	186	5.01	5.19
14	3/25/04	485	402	2.24	2.48	56	#VALUE!	418	185	5.06	5.20
15	4/25/04	471	373	2.33	2.58	57	#VALUE!	425	203	5.11	5.20
16	5/25/04	477	374	2.42	2.66	58	#VALUE!	418	179	5.16	5.21
17	6/25/04	470	354	2.51	2.76	59	#VALUE!	426	193	5.21	5.21
18	7/25/04	476	355	2.60	2.84	60	#VALUE!	419	172	5.26	5.21
19	8/25/04	469	334	2.69	2.93	61	#VALUE!	419	193	5.05	5.21
20	9/25/04	468	324	2.78	3.03	62	#VALUE!	434	227	5.09	5.25
21	10/25/04	474	326	2.87	3.12	63	#VALUE!	420	185	5.13	5.29
22	11/25/04	466	304	2.96	3.22	64	#VALUE!	427	201	5.17	5.32
23	12/25/04	472	307	3.05	3.32	65	#VALUE!	421	178	5.21	5.36
24	1/25/05	464	302	3.13	3.41	66	#VALUE!	428	198	5.25	5.40
25	2/25/05	463	287	3.27	3.50	67	#VALUE!	422	174	5.28	5.43
26	3/25/05	483	329	3.35	3.60	68	#VALUE!	422	174	5.32	5.46
27	later than 70'	461	293	3.44	3.68	69	#VALUE!	429	193	5.36	5.48
28	#VALUE!	467	297	3.52	3.76	70	#VALUE!	423	170	5.39	5.50
29	#VALUE!	459	272	3.61	3.85	71	#VALUE!	430	186	5.43	5.52
30	#VALUE!	465	294	3.69	3.93	72	#VALUE!	424	167	5.46	5.54
31	#VALUE!	431	243	3.78	4.02	73	#VALUE!	424	172	5.41	5.55
32	#VALUE!	430	242	3.86	4.07	74	#VALUE!	445	230	5.44	5.58
33	#VALUE!	436	255	3.94	4.11	75	#VALUE!	425	169	5.47	5.62
34	#VALUE!	427	229	4.03	4.15	76	#VALUE!	432	186	5.50	5.64
35	#VALUE!	433	236	4.11	4.19	77	#VALUE!	426	163	5.54	5.67
36	#VALUE!	424	223	4.19	4.22	78	#VALUE!	433	185	5.56	5.70
37	#VALUE!	422	235	4.05	4.26	79	#VALUE!	427	162	5.59	5.73
38	#VALUE!	450	289	4.12	4.33	80	#VALUE!	427	161	5.62	5.73
39	#VALUE!	430	240	4.19	4.39	81	#VALUE!	434	181	5.65	5.73
40	#VALUE!	437	249	4.26	4.46	82	#VALUE!	428	159	5.68	5.73
41	#VALUE!	430	226	4.32	4.52	83	#VALUE!	435	177	5.70	5.73
42	#VALUE!	437	247	4.38	4.59						

Run at 115 FRM PPC for FRM loans, 100 ARM PPC for ARM loans

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5	6/25/03	484	480	1.42	1.54	47	#VALUE!	438	227	4.70	4.81
6	7/25/03	491	485	1.44	1.61	48	#VALUE!	431	211	4.76	4.84
7	8/25/03	484	471	1.51	1.68	49	#VALUE!	416	203	4.70	4.88
8	9/25/03	484	467	1.54	1.79	50	#VALUE!	438	255	4.75	4.93
9	10/25/03	490	469	1.60	1.91	51	#VALUE!	417	199	4.80	4.98
10	11/25/03	483	446	1.74	2.03	52	#VALUE!	424	212	4.85	5.04
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24	1/25/05	464	302	3.13	3.41	66	#VALUE!	428	198	5.25	5.40
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28	#VALUE!	467	297	3.52	3.76	70	#VALUE!	423	170	5.39	5.50
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Run at 115 FRM PPC for FRM loans, 100 ARM PPC for ARM loans

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Option One Mortgage Acceptance Corporation 2003-1

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Banc of America Securities



Excess Spread

		Forward	Forward	Forward			Forward	Forward
		XS Spread	1m LIBOR	6m LIBOR			XS Spread	1m LIBOR
Period	Paydate		(+100 bps)	(+100 bps)	Period	Paydate		(+100 bps)
1	2/25/03	-58	2.38	2.41	43	8/25/06	186	5.45
2	3/25/03	239	2.38	2.43	44	9/25/06	185	5.51
3	4/25/03	380	2.40	2.45	45	10/25/06	206	5.58
4	5/25/03	391	2.39	2.49	46	11/25/06	178	5.64
5	6/25/03	377	2.42	2.54	47	12/25/06	192	5.70
6	7/25/03	386	2.44	2.61	48	1/25/07	173	5.76
7	8/25/03	368	2.51	2.68	49	2/25/07	164	5.70
8	9/25/03	365	2.54	2.79	50	3/25/07	226	5.75
9	10/25/03	369	2.60	2.91	51	4/25/07	160	5.80
10	11/25/03	343	2.74	3.03	52	5/25/07	176	5.85
11	12/25/03	340	2.78	3.14	53	6/25/07	149	5.91
12	1/25/04	318	2.88	3.27	54	7/25/07	173	5.96
13	2/25/04	290	3.15	3.39	55	8/25/07	146	6.01
14	3/25/04	306	3.24	3.48	56	9/25/07	145	6.06
15	4/25/04	270	3.33	3.58	57	10/25/07	166	6.11
16	5/25/04	274	3.42	3.66	58	11/25/07	138	6.16
17	6/25/04	251	3.51	3.76	59	12/25/07	156	6.21
18	7/25/04	255	3.60	3.84	60	1/25/08	131	6.26
19	8/25/04	231	3.69	3.93	61	2/25/08	151	6.05
20	9/25/04	221	3.78	4.03	62	3/25/08	192	6.09
21	10/25/04	227	3.87	4.12	63	4/25/08	144	6.13
22	11/25/04	201	3.96	4.22	64	5/25/08	162	6.17
23	12/25/04	208	4.05	4.32	65	6/25/08	136	6.21
24	1/25/05	231	4.13	4.41	66	7/25/08	158	6.25
25	2/25/05	216	4.27	4.50	67	8/25/08	132	6.28
26	3/25/05	284	4.35	4.60	68	9/25/08	131	6.32
27	4/25/05	255	4.44	4.68	69	10/25/08	153	6.36
28	5/25/05	262	4.52	4.76	70	11/25/08	126	6.39
29	6/25/05	234	4.61	4.85	71	12/25/08	146	6.43
30	7/25/05	259	4.69	4.93	72	1/25/09	123	6.46
31	8/25/05	205	4.78	5.02	73	2/25/09	128	6.41
32	9/25/05	203	4.86	5.07	74	3/25/09	195	6.44
33	10/25/05	220	4.94	5.11	75	4/25/09	125	6.47
34	11/25/05	190	5.03	5.15	76	5/25/09	145	6.50
35	12/25/05	200	5.11	5.19	77	6/25/09	118	6.54
36	1/25/06	186	5.19	5.22	78	7/25/09	143	6.56
37	2/25/06	197	5.05	5.26	79	8/25/09	117	6.59
38	3/25/06	261	5.12	5.33	80	9/25/09	116	6.62
39	4/25/06	204	5.19	5.39	81	10/25/09	139	6.65
40	5/25/06	216	5.26	5.46	82	11/25/09	113	6.68
41	6/25/06	189	5.32	5.52	83	12/25/09	134	6.70
42	7/25/06	213	5.38	5.59	84	1/25/10	110	6.73

Run at 115 FRM PPC for FRM loans, 100 ARM PPC for ARM loans

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Banc of America Securities 

Option One 2003-1

Net WAC Rate related to the Class A-2 Certificates

Period	Pay Date	Net WAC Rate(1)	Net WAC Rate(2)	Effective Net WAC Rate(2) (3)	Period	Pay Date	Net WAC Rate(1)	Net WAC Rate(2)	Effective Net WAC Rate(2) (3)	Period	Pay Date	Net WAC Rate(1)	Net WAC Rate(2)	Effective Net WAC Rate(2) (3)
1	2/25/03	4.98	4.98	9.68	59	12/25/07	6.16	7.49	7.49	117	10/25/12	6.09	6.28	6.28
2	3/25/03	7.29	7.29	9.70	60	1/25/08	5.96	7.21	7.21	118	11/25/12	5.89	6.07	6.07
3	4/25/03	6.58	6.58	9.77	61	2/25/08	5.96	7.17	7.17	119	12/25/12	6.09	6.27	6.27
4	5/25/03	6.80	6.80	9.84	62	3/25/08	6.37	7.62	7.62	120	1/25/13	5.89	6.06	6.06
5	6/25/03	6.58	6.58	9.93	63	4/25/08	5.96	7.10	7.10	121	2/25/13	5.89	6.05	6.05
6	7/25/03	6.79	6.79	9.98	64	5/25/08	6.15	7.30	7.30	122	3/25/13	6.52	6.69	6.69
7	8/25/03	6.57	6.57	10.08	65	6/25/08	5.95	7.03	7.03	123	4/25/13	5.89	6.04	6.04
8	9/25/03	6.57	6.57	10.14	66	7/25/08	6.15	7.22	7.22	124	5/25/13	6.08	6.23	6.23
9	10/25/03	6.79	6.79	10.16	67	8/25/08	5.95	6.96	6.96	125	6/25/13	5.88	6.02	6.02
10	11/25/03	6.57	6.57	10.26	68	9/25/08	5.95	6.93	6.93	126	7/25/13	6.08	6.22	6.22
11	12/25/03	6.68	6.68	10.28	69	10/25/08	6.15	7.12	7.12	127	8/25/13	5.88	6.01	6.01
12	1/25/04	6.46	6.46	10.36	70	11/25/08	5.95	6.86	6.86	128	9/25/13	5.88	6.01	6.01
13	2/25/04	6.46	6.46	10.40	71	12/25/08	6.14	7.06	7.06	129	10/25/13	6.08	6.20	6.20
14	3/25/04	6.91	6.91	10.32	72	1/25/09	5.94	6.81	6.81	130	11/25/13	5.88	6.00	6.00
15	4/25/04	6.46	6.46	10.46	73	2/25/09	5.94	6.78	6.78	131	12/25/13	6.08	6.19	6.19
16	5/25/04	6.67	6.67	10.44	74	3/25/09	6.58	7.47	7.47	132	1/25/14	5.88	5.99	5.99
17	6/25/04	6.45	6.45	10.50	75	4/25/09	5.94	6.72	6.72	133	2/25/14	5.88	5.98	5.98
18	7/25/04	6.67	6.67	10.46	76	5/25/09	6.13	6.92	6.92	134	3/25/14	6.51	6.62	6.62
19	8/25/04	6.45	6.45	10.52	77	6/25/09	5.93	6.67	6.67	135	4/25/14	5.88	5.97	5.97
20	9/25/04	6.45	6.45	10.52	78	7/25/09	6.13	6.87	6.87	136	5/25/14	6.07	6.17	6.17
21	10/25/04	6.66	6.66	10.46	79	8/25/09	5.93	6.62	6.62	137	6/25/14	5.87	5.96	5.96
22	11/25/04	6.44	6.44	10.50	80	9/25/09	5.93	6.60	6.60	138	7/25/14	6.07	6.16	6.16
23	12/25/04	6.65	6.65	10.43	81	10/25/09	6.13	6.79	6.79	139	8/25/14	5.87	5.96	5.96
24	1/25/05	6.43	6.92	10.12	82	11/25/09	5.93	6.55	6.55	140	9/25/14	5.87	5.95	5.95
25	2/25/05	6.43	6.91	10.09	83	12/25/09	6.12	6.75	6.75	141	10/25/14	6.07	6.15	6.15
26	3/25/05	7.12	8.20	9.41	84	1/25/10	5.93	6.51	6.51	142	11/25/14	5.87	5.94	5.94
27	4/25/05	6.43	7.73	9.37	85	2/25/10	5.92	6.49	6.49	143	12/25/14	6.06	6.14	6.14
28	5/25/05	6.64	7.96	9.25	86	3/25/10	6.56	7.16	7.16	144	1/25/15	5.87	5.94	5.94
29	6/25/05	6.42	7.67	9.29	87	4/25/10	5.92	6.45	6.45	145	2/25/15	5.87	5.93	5.93
30	7/25/05	6.63	8.05	9.07	88	5/25/10	6.12	6.65	6.65	146	3/25/15	6.49	6.57	6.57
31	8/25/05	6.18	7.52	9.17	89	6/25/10	5.92	6.41	6.41	147	4/25/15	5.86	5.93	5.93
32	9/25/05	6.17	7.64	9.00	90	7/25/10	6.12	6.61	6.61	148	5/25/15	6.06	6.12	6.12
33	10/25/05	6.38	7.96	8.80	91	8/25/10	5.92	6.38	6.38	149	6/25/15	5.86	5.92	5.92
34	11/25/05	6.17	7.67	8.85	92	9/25/10	5.92	6.36	6.36	150	7/25/15	6.06	6.11	6.11
35	12/25/05	6.37	7.89	8.73	93	10/25/10	6.11	6.56	6.56	151	8/25/15	5.86	5.91	5.91
36	1/25/06	6.16	7.76	8.65	94	11/25/10	5.91	6.33	6.33	152	9/25/15	5.86	5.91	5.91
37	2/25/06	6.16	7.72	7.72	95	12/25/10	6.11	6.53	6.53	153	10/25/15	6.05	6.10	6.10
38	3/25/06	6.82	8.68	8.68	96	1/25/11	5.91	6.30	6.30	154	11/25/15	5.86	5.91	5.91
39	4/25/06	6.15	7.91	7.91	97	2/25/11	5.91	6.29	6.29	155	12/25/15	6.05	6.10	6.10
40	5/25/06	6.36	8.13	8.13	98	3/25/11	6.54	6.94	6.94	156	1/25/16	5.85	5.90	5.90
41	6/25/06	6.15	7.82	7.82	99	4/25/11	5.91	6.26	6.26	157	2/25/16	5.85	5.90	5.90
42	7/25/06	6.35	8.16	8.16	100	5/25/11	6.10	6.45	6.45	158	3/25/16	6.25	6.30	6.30
43	8/25/06	6.15	7.85	7.85	101	6/25/11	5.91	6.23	6.23	159	4/25/16	5.85	5.89	5.89
44	9/25/06	6.14	7.93	7.93	102	7/25/11	6.10	6.43	6.43	160	5/25/16	6.04	6.08	6.08
45	10/25/06	6.35	8.23	8.23	103	8/25/11	5.90	6.21	6.21	161	6/25/16	5.85	5.89	5.89
46	11/25/06	6.14	7.92	7.92	104	9/25/11	5.90	6.20	6.20	162	7/25/16	6.04	6.08	6.08
47	12/25/06	6.34	8.13	8.13	105	10/25/11	6.10	6.39	6.39	163	8/25/16	5.85	5.88	5.88
48	1/25/07	6.13	7.83	7.83	106	11/25/11	5.90	6.18	6.18	164	9/25/16	5.84	5.88	5.88
49	2/25/07	5.99	7.64	7.64	107	12/25/11	6.10	6.37	6.37	165	10/25/16	6.04	6.07	6.07
50	3/25/07	6.62	8.42	8.42	108	1/25/12	5.90	6.16	6.16	166	11/25/16	5.84	5.87	5.87
51	4/25/07	5.98	7.56	7.56	109	2/25/12	5.90	6.15	6.15	167	12/25/16	6.03	6.07	6.07
52	5/25/07	6.18	7.77	7.77	110	3/25/12	6.30	6.56	6.56	168	1/25/17	5.84	5.87	5.87
53	6/25/07	5.98	7.48	7.48	111	4/25/12	5.90	6.13	6.13	169	2/25/17	5.84	5.87	5.87
54	7/25/07	6.17	7.69	7.69	112	5/25/12	6.09	6.32	6.32	170	3/25/17	6.46	6.49	6.49
55	8/25/07	5.97	7.40	7.40	113	6/25/12	5.90	6.11	6.11	171	4/25/17	5.83	5.86	5.86
56	9/25/07	5.97	7.36	7.36	114	7/25/12	6.09	6.30	6.30	172	5/25/17	6.03	6.05	6.05
57	10/25/07	6.17	7.57	7.57	115	8/25/12	5.89	6.09	6.09					
58	11/25/07	5.97	7.28	7.28	116	9/25/12	5.89	6.09	6.09					

- (1) Assumes the 6-month LIBOR remains constant at 1.4056% and run at the pricing speed to call.
- (2) Assumes the 6-month LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and run at the pricing speed to call.
- (3) Assumes 1-month LIBOR equal 20.00% and payments are received from the applicable Yield Maintenance Agreement(s).
- (4) Fixed Rate Collateral Run at 5% CPR and Adjustable Rate Collateral Run at 40% CPR.

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Excess Spread

Static						Static					
Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR	Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR
1	2/25/03	78	78	1.38	1.41	43	8/25/06	430	223	4.45	4.65
2	3/25/03	332	332	1.38	1.43	44	9/25/06	430	222	4.51	4.70
3	4/25/03	485	482	1.40	1.45	45	10/25/06	438	240	4.58	4.73
4	5/25/03	491	490	1.39	1.49	46	11/25/06	431	216	4.64	4.77
5	6/25/03	484	480	1.42	1.54	47	12/25/06	438	227	4.70	4.81
6	7/25/03	491	485	1.44	1.61	48	1/25/07	431	211	4.76	4.84
7	8/25/03	484	471	1.51	1.68	49	2/25/07	416	203	4.70	4.88
8	9/25/03	484	467	1.54	1.79	50	3/25/07	438	255	4.75	4.93
9	10/25/03	490	469	1.60	1.91	51	4/25/07	417	199	4.80	4.98
10	11/25/03	483	446	1.74	2.03	52	5/25/07	424	212	4.85	5.04
11	12/25/03	480	440	1.78	2.14	53	6/25/07	417	188	4.91	5.09
12	1/25/04	472	421	1.88	2.27	54	7/25/07	424	210	4.96	5.14
13	2/25/04	472	393	2.15	2.39	55	8/25/07	418	186	5.01	5.19
14	3/25/04	485	402	2.24	2.48	56	9/25/07	418	185	5.06	5.20
15	4/25/04	471	373	2.33	2.58	57	10/25/07	425	203	5.11	5.20
16	5/25/04	477	374	2.42	2.66	58	11/25/07	418	179	5.16	5.21
17	6/25/04	470	354	2.51	2.76	59	12/25/07	426	193	5.21	5.21
18	7/25/04	476	355	2.60	2.84	60	1/25/08	419	172	5.26	5.21
19	8/25/04	469	334	2.69	2.93	61	2/25/08	419	193	5.05	5.21
20	9/25/04	468	324	2.78	3.03	62	3/25/08	434	227	5.09	5.25
21	10/25/04	474	326	2.87	3.12	63	4/25/08	420	185	5.13	5.29
22	11/25/04	466	304	2.96	3.22	64	5/25/08	427	201	5.17	5.32
23	12/25/04	472	307	3.05	3.32	65	6/25/08	421	178	5.21	5.36
24	1/25/05	464	302	3.13	3.41	66	7/25/08	428	198	5.25	5.40
25	2/25/05	463	287	3.27	3.50	67	8/25/08	422	174	5.28	5.43
26	3/25/05	483	329	3.35	3.60	68	9/25/08	422	174	5.32	5.46
27	4/25/05	461	293	3.44	3.68	69	10/25/08	429	193	5.36	5.48
28	5/25/05	467	297	3.52	3.76	70	11/25/08	423	170	5.39	5.50
29	6/25/05	459	272	3.61	3.85	71	12/25/08	430	186	5.43	5.52
30	7/25/05	465	294	3.69	3.93	72	1/25/09	424	167	5.46	5.54
31	8/25/05	431	243	3.78	4.02	73	2/25/09	424	172	5.41	5.55
32	9/25/05	430	242	3.86	4.07	74	3/25/09	445	230	5.44	5.58
33	10/25/05	436	255	3.94	4.11	75	4/25/09	425	169	5.47	5.62
34	11/25/05	427	229	4.03	4.15	76	5/25/09	432	186	5.50	5.64
35	12/25/05	433	236	4.11	4.19	77	6/25/09	426	163	5.54	5.67
36	1/25/06	424	223	4.19	4.22	78	7/25/09	433	185	5.56	5.70
37	2/25/06	422	235	4.05	4.26	79	8/25/09	427	162	5.59	5.73
38	3/25/06	450	289	4.12	4.33	80	9/25/09	427	161	5.62	5.73
39	4/25/06	430	240	4.19	4.39	81	10/25/09	434	181	5.65	5.73
40	5/25/06	437	249	4.26	4.46	82	11/25/09	428	159	5.68	5.73
41	6/25/06	430	226	4.32	4.52	83	12/25/09	435	177	5.70	5.73
42	7/25/06	437	247	4.38	4.59						

Run at 115 FRM PPC for FRM loans, 100 ARM PPC for ARM loans

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Banc of America Securities 

Transaction

Issuer Option One Mortgage Acceptance Corporation
Series 2003-1

Class	Moody's	S&P	Fitch	Cpn Type	Amount
M2	A2	A	A+	Float	60,000,000

Px to DM

4% CDR Begins in Month 6

	60 FRM 50 ARM	85 FRM 75 ARM	115 FRM 100 ARM	145 FRM 125 ARM	170 FRM 150 ARM
M2					
DM at Par Price	1.95	1.93	1.93	1.94	1.94
WAL (Yrs)	15.89	11.52	8.71	6.93	5.80
FirstPrinPay	9/25/16	12/25/12	8/25/10	2/25/09	2/25/08
Maturity	3/25/22	10/25/16	4/25/13	2/25/11	10/25/09
CollLossPercent	9.61	7.11	5.52	4.48	3.79
Bond LossPercent	0.0	0.0	0.0	0.0	0.0

Run at Fwd LIBOR
50% Loss Severity
12 month delay

Px to DM

4% CDR Begins in Month 6

	60 FRM 50 ARM	85 FRM 75 ARM	115 FRM 100 ARM	145 FRM 125 ARM	170 FRM 150 ARM
M2					
DM at Par Price	1.88	1.80	1.81	1.84	1.85
WAL (Yrs)	17.31	12.26	9.15	7.22	6.00
FirstPrinPay	6/25/17	5/25/13	11/25/10	4/25/09	4/25/08
Maturity	7/25/25	5/25/18	2/25/14	8/25/11	2/25/10
CollLossPercent	9.64	7.12	5.53	4.49	3.79
Bond LossPercent	0.0	0.0	0.0	0.0	0.0

Run at Fwd LIBOR + 100bps
50% Loss Severity
12 month delay

Breakeven

Breakeven CDR Begins in Month 6

	60 FRM 50 ARM	85 FRM 75 ARM	115 FRM 100 ARM	145 FRM 125 ARM	170 FRM 150 ARM
M2					
CDR Break	4.4	4.8	5.3	5.8	6.3
DM at Par Price	1.78	1.63	1.62	1.64	1.57
WAL (Yrs)	18.74	14.13	10.90	8.75	7.36
FirstPrinPay	12/25/17	1/25/14	6/25/11	10/25/09	9/25/08
CollLossPercent	10.4	8.3	7.1	6.3	5.8
Bond LossPercent	4.8	3.7	2.2	1.2	1.5

Run at Fwd LIBOR + 100bps
50% Loss Severity
12 month delay

Breakeven using Fortress CDR Vector

	60 FRM 50 ARM
M2	
Break	0.36
DM at Par Price	1.85
WAL (Yrs)	17.60
FirstPrinPay	1/25/17
CollLossPercent	8.4
Bond LossPercent	1.7

Multiple of Fortress CDR Vector

Fortress CDR Vector	
Periods	CDR
1 to 12	1.0
13 to 24	3.5
25 to 36	10.0
37 & after	18.0

Run at Fwd LIBOR + 100bps
40% Loss Severity
6 month delay

Bond Margin Step-Up Turned Off
Bond Margin of 1.95
Trigger failing
Run to Maturity
Defaults are in addition to prepayments
Break" is first dollar of principal loss

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Excess Spread

		Static	Forward	Forward	Forward			Static	Forward	Forward	Forward
Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR	Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR
1	2/25/03	78	78	1.38	1.41	43	8/25/06	430	223	4.45	4.65
2	3/25/03	332	332	1.38	1.43	44	9/25/06	430	222	4.51	4.70
3	4/25/03	485	482	1.40	1.45	45	10/25/06	438	240	4.58	4.73
4	5/25/03	491	490	1.39	1.49	46	11/25/06	431	216	4.64	4.77
5	6/25/03	484	480	1.42	1.54	47	12/25/06	438	227	4.70	4.81
6	7/25/03	491	485	1.44	1.61	48	1/25/07	431	211	4.76	4.84
7	8/25/03	484	471	1.51	1.68	49	2/25/07	416	203	4.70	4.88
8	9/25/03	484	467	1.54	1.79	50	3/25/07	438	255	4.75	4.93
9	10/25/03	490	469	1.60	1.91	51	4/25/07	417	199	4.80	4.98
10	11/25/03	483	446	1.74	2.03	52	5/25/07	424	212	4.85	5.04
11	12/25/03	480	440	1.78	2.14	53	6/25/07	417	188	4.91	5.09
12	1/25/04	472	421	1.88	2.27	54	7/25/07	424	210	4.96	5.14
13	2/25/04	472	393	2.15	2.39	55	8/25/07	418	186	5.01	5.19
14	3/25/04	485	402	2.24	2.48	56	9/25/07	418	185	5.06	5.20
15	4/25/04	471	373	2.33	2.58	57	10/25/07	425	203	5.11	5.20
16	5/25/04	477	374	2.42	2.66	58	11/25/07	418	179	5.16	5.21
17	6/25/04	470	354	2.51	2.76	59	12/25/07	426	193	5.21	5.21
18	7/25/04	476	355	2.60	2.84	60	1/25/08	419	172	5.26	5.21
19	8/25/04	469	334	2.69	2.93	61	2/25/08	419	193	5.05	5.21
20	9/25/04	468	324	2.78	3.03	62	3/25/08	434	227	5.09	5.25
21	10/25/04	474	326	2.87	3.12	63	4/25/08	420	185	5.13	5.29
22	11/25/04	466	304	2.96	3.22	64	5/25/08	427	201	5.17	5.32
23	12/25/04	472	307	3.05	3.32	65	6/25/08	421	178	5.21	5.36
24	1/25/05	464	302	3.13	3.41	66	7/25/08	428	198	5.25	5.40
25	2/25/05	463	287	3.27	3.50	67	8/25/08	422	174	5.28	5.43
26	3/25/05	483	329	3.35	3.60	68	9/25/08	422	174	5.32	5.46
27	4/25/05	461	293	3.44	3.68	69	10/25/08	429	193	5.36	5.48
28	5/25/05	467	297	3.52	3.76	70	11/25/08	423	170	5.39	5.50
29	6/25/05	459	272	3.61	3.85	71	12/25/08	430	186	5.43	5.52
30	7/25/05	465	294	3.69	3.93	72	1/25/09	424	167	5.46	5.54
31	8/25/05	431	243	3.78	4.02	73	2/25/09	424	172	5.41	5.55
32	9/25/05	430	242	3.86	4.07	74	3/25/09	445	230	5.44	5.58
33	10/25/05	436	255	3.94	4.11	75	4/25/09	425	169	5.47	5.62
34	11/25/05	427	229	4.03	4.15	76	5/25/09	432	186	5.50	5.64
35	12/25/05	433	236	4.11	4.19	77	6/25/09	426	163	5.54	5.67
36	1/25/06	424	223	4.19	4.22	78	7/25/09	433	185	5.56	5.70
37	2/25/06	422	235	4.05	4.26	79	8/25/09	427	162	5.59	5.73
38	3/25/06	450	289	4.12	4.33	80	9/25/09	427	161	5.62	5.73
39	4/25/06	430	240	4.19	4.39	81	10/25/09	434	181	5.65	5.73
40	5/25/06	437	249	4.26	4.46	82	11/25/09	428	159	5.68	5.73
41	6/25/06	430	226	4.32	4.52	83	12/25/09	435	177	5.70	5.73
42	7/25/06	437	247	4.38	4.59						

Run at 115 FRM PPC for FRM loans, 100 ARM PPC for ARM loans

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Transaction

Issuer Option One Mortgage Acceptance Corporation
Series 2003-1

Class	Moody's	S&P	Fitch	Cpn Type	Amount
M2	A2	A	A+	Float	60,000,000
M3	Baa2	BBB	BBB+	Float	36,000,000

Px to DM

4% CDR Begins in Month 6

	0 FRM 0 ARM	60 FRM 50 ARM	85 FRM 75 ARM	115 FRM 100 ARM	145 FRM 125 ARM	170 FRM 150 ARM	200 FRM 175 ARM
M2							
DM at Par Price	2.04	2.16	2.17	2.17	2.18	2.17	2.17
WAL (Yrs)	28.02	13.79	10.27	7.96	6.45	5.44	4.65
FirstPrinPay	4/25/30	5/25/15	3/25/12	2/25/10	10/25/08	12/25/07	3/25/07
Maturity	10/25/31	8/25/18	9/25/14	1/25/12	4/25/10	2/25/09	4/25/08
CollLossPercent	26.46	9.54	7.08	5.51	4.48	3.79	3.23

8% CDR Begins in Month 6

	0 FRM 0 ARM	60 FRM 50 ARM	85 FRM 75 ARM	115 FRM 100 ARM	145 FRM 125 ARM	170 FRM 150 ARM	200 FRM 175 ARM
M2							
DM at Par Price	2.13	2.28	2.30	2.31	2.30	2.30	2.29
WAL (Yrs)	26.63	14.66	11.46	9.11	7.45	6.30	5.33
FirstPrinPay	9/25/27	3/25/15	6/25/12	7/25/10	3/25/09	4/25/08	7/25/07
Maturity	10/25/31	7/25/22	6/25/18	3/25/15	10/25/12	3/25/11	11/25/09
CollLossPercent	37.86	16.43	12.69	10.16	8.42	7.21	6.22

4% CDR Begins in Month 6

	0 FRM 0 ARM	60 FRM 50 ARM	85 FRM 75 ARM	115 FRM 100 ARM	145 FRM 125 ARM	170 FRM 150 ARM	200 FRM 175 ARM
M3							
DM at Par Price	3.57	3.86	3.89	3.90	3.92	3.91	3.93
WAL (Yrs)	29.19	17.67	13.24	10.22	8.25	6.96	5.96
FirstPrinPay	10/25/31	8/25/18	9/25/14	1/25/12	4/25/10	2/25/09	4/25/08
Maturity	8/25/32	9/25/23	8/25/18	1/25/15	9/25/12	3/25/11	2/25/10
CollLossPercent	26.46	9.54	7.08	5.51	4.48	3.79	3.23

8% CDR Begins in Month 6

	0 FRM 0 ARM	60 FRM 50 ARM	85 FRM 75 ARM	115 FRM 100 ARM	145 FRM 125 ARM	170 FRM 150 ARM	200 FRM 175 ARM
M3							
DM at Par Price	2.48	-1.39	-3.24	-4.81	-6.11	-7.09	-7.94
WAL (Yrs)	29.42	22.43	18.19	14.51	11.77	9.92	8.28
FirstPrinPay	10/25/31	7/25/22	6/25/18	3/25/15	10/25/12	3/25/11	11/25/09
Maturity	3/25/33	3/25/33	3/25/33	3/25/33	3/25/33	3/25/33	3/25/33
CollLossPercent	37.86	16.43	12.69	10.16	8.42	7.21	6.22

50% Loss Severity

12 month delay

Trigger failing

Run to Maturity

Defaults are in addition to prepayments

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Transaction

Issuer	Option One Mortgage Acceptance Corporation
Series	2003-1
Collateral	\$1.6 Billion of Home Equity Mortgage Loans
Originator	Option One Mortgage Corporation
Servicer	Option One Mortgage Corporation
Rating	
Rating Agencies	Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	A	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments
Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
(i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
(ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

	100 PPC / 100 CDR		150 PPC / 150 CDR		100 PPC / 200 CDR		75 PPC / 150 CDR		Break Even		
Class	Cum Loss	Write Down	Cum Loss	Write Down	Cum Loss	Write Down	Cum Loss	Write Down	% of CDR Vector	Cum Loss	Write Down
M2	3.5%	0.0%	2.7%	0.0%	6.3%	0.0%	6.7%	0.0%	233%	7.2%	0.3%
M3		0.0%		0.0%		70.1%		47.3%	127%	4.3%	0.5%

Trigger failing
40% Loss Severity
0 Month Lag on Recoveries
100 PPC means 100 FRM PPC and 115 ARM PPC (pricing speed)
Run to maturity
Defaults are in addition to prepayments
"Break" is first dollar of principal loss
Run Using Fwd LIBOR
Used Provided CDR Vector

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Transaction

Issuer Option One Mortgage Acceptance Corporation
Series 2003-1

Collateral \$1.6 Billion of Home Equity Mortgage Loans
Originator Option One Mortgage Corporation

Servicer Option One Mortgage Corporation
Rating

Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

Class	Moody's	S&P	Fitch	Cpn Type	Amount	Initial Size	Initial C/E	Stepdown C/E
Seniors	Aaa	AAA	AAA	Float	704,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	40,000,000	5.00%	7.00%	14.00%
M2	A2	A	A+	Float	30,000,000	3.75%	3.25%	6.50%
M3	Baa2	BBB	BBB+	Float	16,000,000	2.00%	1.25%	2.50%
M4	Baa3	BBB-	BBB-	Float	6,000,000	0.75%	0.50%	1.00%
OC	UR	UR	UR	Resid	4,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments
Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
(i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
(ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2005 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

25% Severity

Class	To Call			To Maturity		
	CDR Break	Cum Loss	Total Defaults	CDR Break	Cum Loss	Total Defaults
M1	20.5%	11.0%	43.9%	19.0%	11.1%	44.3%
M2	12.1%	7.4%	29.7%	11.0%	7.4%	29.6%

30% Severity

Class	To Call			To Maturity		
	CDR Break	Cum Loss	Total Defaults	CDR Break	Cum Loss	Total Defaults
M1	16.4%	11.2%	37.4%	15.1%	11.3%	37.6%
M2	9.8%	7.5%	25.0%	9.0%	7.5%	25.1%

35% Severity

Class	To Call			To Maturity		
	CDR Break	Cum Loss	Total Defaults	CDR Break	Cum Loss	Total Defaults
M1	13.6%	11.4%	32.5%	12.5%	11.4%	32.7%
M2	8.3%	7.6%	21.8%	7.6%	7.6%	21.8%

40% Severity

Class	To Call			To Maturity		
	CDR Break	Cum Loss	Total Defaults	CDR Break	Cum Loss	Total Defaults
M1	11.6%	11.5%	28.6%	10.7%	11.6%	28.9%
M2	7.2%	7.7%	19.3%	6.5%	7.6%	19.1%

50% Severity

Class	To Call			To Maturity		
	CDR Break	Cum Loss	Total Defaults	CDR Break	Cum Loss	Total Defaults
M1	9.0%	11.6%	23.3%	8.2%	11.6%	23.3%
M2	5.6%	7.7%	15.5%	5.2%	7.8%	15.7%

12 month delay
Trigger failing

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

Break is first dollar of principal loss

Run at Fwd LIBOR + 100

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Option One Mortgage Acceptance Corporation 2003-1

Banc of America Securities



Bond Class: A2

Settle Date	Run To	First Accrual	Next Pay Date	Actual Delay
1/15/03	Call	1/15/03	2/25/03	0
Balance	Interest Type	Index Type	Margin	Accrued Interest
908,000,000.00	Float	LIBOR1M	0.42	0

	0 0	60 50	85 75	115 100	145 125	170 150	200 175
99.50000	0.45	0.52	0.56	0.59	0.63	0.66	0.70
99.53125	0.45	0.51	0.55	0.58	0.61	0.65	0.68
99.56250	0.45	0.51	0.54	0.57	0.60	0.63	0.67
99.59375	0.45	0.50	0.53	0.56	0.59	0.62	0.65
99.62500	0.44	0.50	0.52	0.55	0.58	0.60	0.63
99.65625	0.44	0.49	0.51	0.54	0.56	0.59	0.61
99.68750	0.44	0.48	0.51	0.53	0.55	0.57	0.60
99.71875	0.44	0.48	0.50	0.52	0.54	0.56	0.58
99.75000	0.44	0.47	0.49	0.51	0.52	0.54	0.56
99.78125	0.43	0.46	0.48	0.50	0.51	0.53	0.54
99.81250	0.43	0.46	0.47	0.48	0.50	0.51	0.53
99.84375	0.43	0.45	0.46	0.47	0.48	0.50	0.51
99.87500	0.43	0.45	0.45	0.46	0.47	0.48	0.49
99.90625	0.43	0.44	0.45	0.45	0.46	0.47	0.47
99.93750	0.42	0.43	0.44	0.44	0.45	0.45	0.45
99.96875	0.42	0.43	0.43	0.43	0.43	0.44	0.44
100.00000	0.42	0.42	0.42	0.42	0.42	0.42	0.42
100.03125	0.42	0.41	0.41	0.41	0.41	0.40	0.40
100.06250	0.42	0.41	0.40	0.40	0.39	0.39	0.39
100.09375	0.41	0.40	0.39	0.39	0.38	0.37	0.37
100.12500	0.41	0.39	0.39	0.38	0.37	0.36	0.35
100.15625	0.41	0.39	0.38	0.37	0.36	0.34	0.33
100.18750	0.41	0.38	0.37	0.36	0.34	0.33	0.32
100.21875	0.41	0.38	0.36	0.35	0.33	0.31	0.30
100.25000	0.40	0.37	0.35	0.33	0.32	0.30	0.28
100.28125	0.40	0.36	0.34	0.32	0.30	0.28	0.26
100.31250	0.40	0.36	0.34	0.31	0.29	0.27	0.25
100.34375	0.40	0.35	0.33	0.30	0.28	0.25	0.23
100.37500	0.40	0.34	0.32	0.29	0.27	0.24	0.21
100.40625	0.39	0.34	0.31	0.28	0.25	0.22	0.19
100.43750	0.39	0.33	0.30	0.27	0.24	0.21	0.18
100.46875	0.39	0.33	0.29	0.26	0.23	0.19	0.16
100.50000	0.39	0.32	0.28	0.25	0.21	0.18	0.14
WAL (Yrs)	19.30	5.26	3.82	2.99	2.46	2.10	1.80
Mod Dur	15.74	4.85	3.60	2.85	2.37	2.03	1.75
FirstPrinPay	2/25/03	2/25/03	2/25/03	2/25/03	2/25/03	2/25/03	2/25/03
Maturity	11/25/31	2/25/16	4/25/12	12/25/09	7/25/08	8/25/07	11/25/06
Prin Window (Months)	346	157	111	83	66	55	46

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Option One Mortgage Acceptance Corporation 2003-1

Banc of America Securities



Bond Class: M1

Settle Date	Run To	First Accrual	Next Pay Date	Actual Delay
1/15/03	Call	1/15/03	2/25/03	0
Balance	Interest Type	Index Type	Margin	Accrued Interest
72,000,000.00	Float	LIBOR1M	0.90	0

	0 0	60 50	85 75	115 100	145 125	170 150	200 175
99.00000	0.95	1.02	1.07	1.12	1.15	1.17	1.18
99.06250	0.95	1.02	1.06	1.10	1.14	1.16	1.16
99.12500	0.94	1.01	1.05	1.09	1.12	1.14	1.14
99.18750	0.94	1.00	1.04	1.08	1.11	1.12	1.12
99.25000	0.94	0.99	1.03	1.06	1.09	1.10	1.11
99.31250	0.93	0.99	1.02	1.05	1.07	1.09	1.09
99.37500	0.93	0.98	1.01	1.04	1.06	1.07	1.07
99.43750	0.93	0.97	1.00	1.02	1.04	1.05	1.05
99.50000	0.93	0.96	0.99	1.01	1.03	1.04	1.04
99.56250	0.92	0.95	0.97	0.99	1.01	1.02	1.02
99.62500	0.92	0.95	0.96	0.98	0.99	1.00	1.00
99.68750	0.92	0.94	0.95	0.97	0.98	0.98	0.99
99.75000	0.91	0.93	0.94	0.95	0.96	0.97	0.97
99.81250	0.91	0.92	0.93	0.94	0.95	0.95	0.95
99.87500	0.91	0.92	0.92	0.93	0.93	0.93	0.93
99.93750	0.90	0.91	0.91	0.91	0.92	0.92	0.92
100.00000	0.90	0.90	0.90	0.90	0.90	0.90	0.90
100.06250	0.90	0.89	0.89	0.89	0.88	0.88	0.88
100.12500	0.89	0.88	0.88	0.87	0.87	0.87	0.87
100.18750	0.89	0.88	0.87	0.86	0.85	0.85	0.85
100.25000	0.89	0.87	0.86	0.85	0.84	0.83	0.83
100.31250	0.88	0.86	0.85	0.83	0.82	0.82	0.81
100.37500	0.88	0.85	0.84	0.82	0.81	0.80	0.80
100.43750	0.88	0.85	0.83	0.81	0.79	0.78	0.78
100.50000	0.88	0.84	0.82	0.79	0.77	0.76	0.76
100.56250	0.87	0.83	0.80	0.78	0.76	0.75	0.75
100.62500	0.87	0.82	0.79	0.77	0.74	0.73	0.73
100.68750	0.87	0.81	0.78	0.75	0.73	0.71	0.71
100.75000	0.86	0.81	0.77	0.74	0.71	0.70	0.70
100.81250	0.86	0.80	0.76	0.72	0.70	0.68	0.68
100.87500	0.86	0.79	0.75	0.71	0.68	0.66	0.66
100.93750	0.85	0.78	0.74	0.70	0.66	0.65	0.64
101.00000	0.85	0.78	0.73	0.68	0.65	0.63	0.63
WAL (Yrs)	26.41	8.88	6.29	4.84	4.12	3.81	3.76
Mod Dur	19.53	7.86	5.75	4.51	3.88	3.60	3.56
FirstPrinPay	2/25/25	8/25/07	5/25/06	2/25/06	4/25/06	5/25/06	7/25/06
Maturity	11/25/31	2/25/16	4/25/12	12/25/09	7/25/08	8/25/07	11/25/06
Prin Window (Months)	82	103	72	47	28	16	5

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Option One Mortgage Acceptance Corporation 2003-1

Banc of America Securities



Bond Class: M2

Settle Date	Run To	First Accrual	Next Pay Date	Actual Delay
1/15/03	Call	1/15/03	2/25/03	0
Balance	Interest Type	Index Type	Margin	Accrued Interest
60,000,000.00	Float	LIBOR1M	1.95	0

	0 0	60 50	85 75	115 100	145 125	170 150	200 175
99.00000	2.01	2.08	2.13	2.17	2.21	2.24	2.25
99.06250	2.00	2.07	2.12	2.16	2.20	2.22	2.23
99.12500	2.00	2.06	2.10	2.15	2.18	2.20	2.21
99.18750	2.00	2.06	2.09	2.13	2.16	2.18	2.19
99.25000	1.99	2.05	2.08	2.12	2.15	2.17	2.18
99.31250	1.99	2.04	2.07	2.10	2.13	2.15	2.16
99.37500	1.99	2.03	2.06	2.09	2.11	2.13	2.14
99.43750	1.98	2.02	2.05	2.08	2.10	2.11	2.12
99.50000	1.98	2.02	2.04	2.06	2.08	2.09	2.10
99.56250	1.97	2.01	2.03	2.05	2.06	2.08	2.08
99.62500	1.97	2.00	2.02	2.03	2.05	2.06	2.06
99.68750	1.97	1.99	2.01	2.02	2.03	2.04	2.04
99.75000	1.96	1.98	1.99	2.01	2.02	2.02	2.02
99.81250	1.96	1.97	1.98	1.99	2.00	2.00	2.01
99.87500	1.96	1.97	1.97	1.98	1.98	1.99	1.99
99.93750	1.95	1.96	1.96	1.96	1.97	1.97	1.97
100.00000	1.95	1.95	1.95	1.95	1.95	1.95	1.95
100.06250	1.95	1.94	1.94	1.94	1.93	1.93	1.93
100.12500	1.94	1.93	1.93	1.92	1.92	1.91	1.91
100.18750	1.94	1.93	1.92	1.91	1.90	1.90	1.89
100.25000	1.94	1.92	1.91	1.89	1.88	1.88	1.88
100.31250	1.93	1.91	1.90	1.88	1.87	1.86	1.86
100.37500	1.93	1.90	1.88	1.87	1.85	1.84	1.84
100.43750	1.93	1.89	1.87	1.85	1.84	1.83	1.82
100.50000	1.92	1.88	1.86	1.84	1.82	1.81	1.80
100.56250	1.92	1.88	1.85	1.82	1.80	1.79	1.78
100.62500	1.91	1.87	1.84	1.81	1.79	1.77	1.76
100.68750	1.91	1.86	1.83	1.80	1.77	1.75	1.74
100.75000	1.91	1.85	1.82	1.78	1.76	1.74	1.73
100.81250	1.90	1.84	1.81	1.77	1.74	1.72	1.71
100.87500	1.90	1.84	1.80	1.76	1.72	1.70	1.69
100.93750	1.90	1.83	1.79	1.74	1.71	1.68	1.67
101.00000	1.89	1.82	1.78	1.73	1.69	1.67	1.65
WAL (Yrs)	26.41	8.88	6.29	4.83	4.07	3.68	3.50
Mod Dur	17.18	7.45	5.53	4.36	3.73	3.41	3.25
FirstPrinPay	2/25/25	8/25/07	5/25/06	2/25/06	2/25/06	3/25/06	4/25/06
Maturity	11/25/31	2/25/16	4/25/12	12/25/09	7/25/08	8/25/07	11/25/06
Prin Window (Months)	82	103	72	47	30	18	8

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Option One Mortgage Acceptance Corporation 2003-1

Banc of America Securities



Bond Class: M3

Settle Date	Run To	First Accrual	Next Pay Date	Actual Delay
1/15/03	Call	1/15/03	2/25/03	0
Balance	Interest Type	Index Type	Margin	Accrued Interest
36,000,000.00	Float	LIBOR1M	3.50	0

	0 0	60 50	85 75	115 100	145 125	170 150	200 175
99.00000	3.57	3.64	3.69	3.74	3.78	3.80	3.82
99.06250	3.56	3.63	3.68	3.72	3.76	3.78	3.80
99.12500	3.56	3.62	3.66	3.71	3.74	3.77	3.78
99.18750	3.55	3.62	3.65	3.69	3.72	3.75	3.76
99.25000	3.55	3.61	3.64	3.68	3.71	3.73	3.74
99.31250	3.55	3.60	3.63	3.66	3.69	3.71	3.72
99.37500	3.54	3.59	3.62	3.65	3.67	3.69	3.70
99.43750	3.54	3.58	3.61	3.63	3.65	3.67	3.68
99.50000	3.53	3.57	3.59	3.62	3.64	3.65	3.66
99.56250	3.53	3.56	3.58	3.60	3.62	3.63	3.64
99.62500	3.53	3.55	3.57	3.59	3.60	3.61	3.62
99.68750	3.52	3.54	3.56	3.57	3.59	3.59	3.60
99.75000	3.52	3.54	3.55	3.56	3.57	3.58	3.58
99.81250	3.51	3.53	3.54	3.54	3.55	3.56	3.56
99.87500	3.51	3.52	3.52	3.53	3.53	3.54	3.54
99.93750	3.50	3.51	3.51	3.51	3.52	3.52	3.52
100.00000	3.50	3.50	3.50	3.50	3.50	3.50	3.50
100.06250	3.50	3.49	3.49	3.49	3.48	3.48	3.48
100.12500	3.49	3.48	3.48	3.47	3.47	3.46	3.46
100.18750	3.49	3.47	3.46	3.46	3.45	3.44	3.44
100.25000	3.48	3.46	3.45	3.44	3.43	3.42	3.42
100.31250	3.48	3.46	3.44	3.43	3.41	3.41	3.40
100.37500	3.47	3.45	3.43	3.41	3.40	3.39	3.38
100.43750	3.47	3.44	3.42	3.40	3.38	3.37	3.36
100.50000	3.47	3.43	3.41	3.38	3.36	3.35	3.34
100.56250	3.46	3.42	3.39	3.37	3.35	3.33	3.32
100.62500	3.46	3.41	3.38	3.35	3.33	3.31	3.30
100.68750	3.45	3.40	3.37	3.34	3.31	3.29	3.28
100.75000	3.45	3.39	3.36	3.32	3.30	3.27	3.26
100.81250	3.45	3.39	3.35	3.31	3.28	3.26	3.24
100.87500	3.44	3.38	3.34	3.30	3.26	3.24	3.22
100.93750	3.44	3.37	3.33	3.28	3.24	3.22	3.20
101.00000	3.43	3.36	3.31	3.27	3.23	3.20	3.18
WAL (Yrs)	26.37	8.76	6.20	4.76	3.99	3.58	3.34
Mod Dur	14.38	6.83	5.15	4.11	3.52	3.20	3.01
FirstPrinPay	2/25/25	8/25/07	5/25/06	2/25/06	2/25/06	2/25/06	2/25/06
Maturity	11/25/31	2/25/16	4/25/12	12/25/09	7/25/08	8/25/07	11/25/06
Prin Window (Months)	82	103	72	47	30	19	10